

<i>SERFF Tracking Number:</i>	<i>SFCM-127791887</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Farm Mutual Automobile Insurance Company</i>	<i>State Tracking Number:</i>	<i>50184</i>
<i>Company Tracking Number:</i>	<i>E828.1</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>Medicare Supplement Direct Mail Letter</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Direct Mail Letter /E828.1</i>		

## Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company

Product Name: Medicare Supplement Direct Mail Letter      SERFF Tr Num: SFCM-127791887      State: Arkansas

TOI: MS06 Medicare Supplement - Other      SERFF Status: Closed-Filed-Closed      State Tr Num: 50184

Sub-TOI: MS06.000 Medicare Supplement - Other      Co Tr Num: E828.1      State Status: Filed-Closed

Filing Type: Advertisement      Reviewer(s): Stephanie Fowler  
 Authors: Tammie Mills, Gerald Young, Sherry Boitnott  
 Disposition Date: 11/21/2011  
 Date Submitted: 11/03/2011      Disposition Status: Filed-Closed

Implementation Date Requested:      Implementation Date:  
 State Filing Description:

## General Information

Project Name: Medicare Supplement Direct Mail Letter  
 Project Number: E828.1  
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments: These Medicare Supplement Direct Mail Letters have been filed in our domicile state of Illinois and are pending approval.

Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:

Market Type: Individual  
 Individual Market Type:  
 Filing Status Changed: 11/21/2011  
 State Status Changed: 11/21/2011  
 Created By: Gerald Young  
 Corresponding Filing Tracking Number:

Deemer Date:  
 Submitted By: Gerald Young  
 Filing Description:  
 Re: State Farm Mutual Automobile Insurance Company  
 NAIC #176-25178  
 FEIN # 37-0533100  
 Medicare Supplement for Arkansas

SERFF Tracking Number: SFCM-127791887 State: Arkansas  
Filing Company: State Farm Mutual Automobile Insurance Company State Tracking Number: 50184  
Company Tracking Number: E828.1  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medicare Supplement Direct Mail Letter  
Project Name/Number: Medicare Supplement Direct Mail Letter /E828.1  
Company Tracking #: E828.1

Form:

E828.1 Medicare Supplement Direct Mail Letter  
E829.1 Medicare Supplement Direct Mail Letter

Enclosed for filing on behalf of the State Farm Mutual Automobile Insurance Company of Bloomington, Illinois are the referenced Medicare Supplement Direct Mail Letters for Arkansas.

These letters will be used by State Farm agents to send to potential Medicare Supplement insureds.

We filed the previous version of these letters in Arkansas and we received an approval on March 1, 2002.

The format and colors of these letters are variable and may change from year to year.

The Medicare Supplement Direct Mail Letters have been filed in our domicile state of Illinois and are pending approval.

The updated letters include changes to the policy series wording, an added disclaimer and removal of the tear off section.

These Medicare Supplement letters will be used with 2010 Medicare Supplement Policies 97037 HAR, 97038 HAR, and 97039 HAR approved on December 16, 2009 under SERFF# STFH-126337913

## Company and Contact

### Filing Contact Information

Gerald Younge, Tech - Contracts & Compliance gerald.younge.jbnp@statefarm.com  
1 State Farm Plaza 309-766-0406 [Phone]  
Bloomington, IL 61710-0001 309-766-8483 [FAX]

### Filing Company Information

State Farm Mutual Automobile Insurance Company	CoCode: 25178	State of Domicile: Illinois
One State Farm Plaza	Group Code: 176	Company Type:
Laura Walters / Marketing D-3	Group Name:	State ID Number:
Bloomington, IL 61710	FEIN Number: 37-0533100	
(309) 763-8104 ext. [Phone]		

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: \$50.00 filing fee per form, filing 2 forms at this time = \$100.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Mutual Automobile Insurance Company	\$100.00	11/03/2011	53445484

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/21/2011	11/21/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	11/08/2011	11/08/2011	Tammie Mills	11/18/2011	11/18/2011

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<i>Product Name:</i>	<i>Medicare Supplement Direct Mail Letter</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Direct Mail Letter /E828.1</i>		

## Disposition

Disposition Date: 11/21/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SFCM-127791887 State: Arkansas

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Company Tracking Number: E828.1

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Medicare Supplement Direct Mail Letter

Project Name/Number: Medicare Supplement Direct Mail Letter /E828.1

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Medicare Supplement Direct Mail Letter	Filed-Closed	Yes
Form	Medicare Supplement Direct Mail Letter	Replaced	No
Form (revised)	Medicare Supplement Direct Mail Letter	Filed-Closed	Yes
Form	Medicare Supplement Direct Mail Letter	Replaced	No

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Company Tracking Number: E828.1  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
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Project Name/Number: Medicare Supplement Direct Mail Letter /E828.1

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 11/08/2011  
Submitted Date 11/08/2011  
Respond By Date 12/08/2011

Dear Gerald Younge,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Medicare Supplement Direct Mail Letter, E828.1 (Form)
- Medicare Supplement Direct Mail Letter, E829.1 (Form)

Comment: Rule 41 Guideline 7-A(1)(8) prohibits “an advertisement which uses the word “plan” without identifying it as a Medicare Supplement Insurance policy...” Please add the word “insurance” where applicable.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 11/18/2011  
Submitted Date 11/18/2011

Dear Stephanie Fowler,

### Comments:

We are responding to the objection that we received on 11/8/2011.

### Response 1

Comments: We have added the word "insurance" where applicable per your request. We have made both letters Arkansas state specific and we have updated the form number.

### Related Objection 1

Applies To:

- Medicare Supplement Direct Mail Letter, E828.1 (Form)
- Medicare Supplement Direct Mail Letter, E829.1 (Form)

Comment:

Rule 41 Guideline 7-A(1)(8) prohibits "an advertisement which uses the word "plan" without identifying it as a Medicare Supplement Insurance policy..." Please add the word "insurance" where applicable.

### Changed Items:

No Supporting Documents changed.

### Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Medicare Supplement Direct Mail Letter	E828AR.1		Advertising	Initial			E828AR.1.pdf
<b>Previous Version</b>							
Medicare Supplement Direct Mail Letter	E828.1		Advertising	Initial			E828.1.pdf



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<i>Project Name/Number:</i>	<i>Medicare Supplement Direct Mail Letter /E828.1</i>		
<b>Medicare Supplement</b>	<b>E829AR.1</b>	<b>Advertising</b>	<b>Initial</b>
<b>Direct Mail Letter</b>			<b>E829AR.1</b>
<b><i>Previous Version</i></b>			<b>.pdf</b>
<i>Medicare Supplement</i>	<i>E829.1</i>	<i>Advertising</i>	<i>Initial</i>
<i>Direct Mail Letter</i>			<i>E829.1.pdf</i>

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,  
Gerald Younge, Sherry Boitnott, Tammie Mills

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Company Tracking Number: E828.1

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Product Name: Medicare Supplement Direct Mail Letter

Project Name/Number: Medicare Supplement Direct Mail Letter /E828.1

## Form Schedule

### Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 11/21/2011	E828AR.1	Advertising	Medicare Supplement Direct Mail Letter	Initial			E828AR.1.pdf
Filed-Closed 11/21/2011	E829AR.1	Advertising	Medicare Supplement Direct Mail Letter	Initial			E829AR.1.pdf

**Agent A. Agent**

Address line one  
Address line two  
Address line three  
309 766 6411 Fax 309 763 8587



Providing Insurance and  
Financial Services

State Farm Mutual Automobile  
Insurance Company (State Farm®)  
Bloomington, IL

Sample A. Sample

Address line one

Address line two



The purpose of this communication  
is the solicitation of insurance.  
Contact will be made by an insurance  
agent/producer or insurance company.

Dear Person1 and Person2:

Health insurance is a critical part of your financial picture. When you turn 65,  
Medicare will become a part of this picture.

Although Medicare offers great benefits, it contains gaps in coverage. One way  
you can help protect your financial reserves from being spent on these medical  
bills is with a State Farm Mutual Automobile Insurance Company (State Farm®)  
Medicare Supplement Insurance policy.

As a State Farm agent/producer, I can give you the details on coverage, costs,  
restrictions and renewability. Call me at (000) 123-6789 or stop by my office.  
Together we can work out a Medicare Supplement Insurance plan that is right  
for you.

Sincerely,



*Agent A. Agent*

State Farm Agent  
agent@agentredirectaddress.com

State Farm Medicare Supplement Insurance Plans are available to qualified applicants under the age of 65 who meet applicable eligibility requirements in states where it is mandated to issue to under age 65 applicants. Not connected with or endorsed by the U.S. Government or the federal Medicare program. Policy coverages, exclusions and limitations may vary in some states. For exact terms and conditions see policy series 97037 HAR, 97038 HAR, 97039 HAR.

**Agent A. Agent**

Address line one  
Address line two  
Address line three  
309 766 6411 Fax 309 763 8587



Providing Insurance and  
Financial Services

State Farm Mutual Automobile  
Insurance Company (State Farm®)  
Bloomington, IL

Sample A. Sample  
Address line one  
Address line two  
|||||

The purpose of this communication  
is the solicitation of insurance.  
Contact will be made by an insurance  
agent/producer or insurance company.

Dear Person1 and Person2:

You're living life, enjoying every day. Even though it may be hard to believe, you're quickly approaching the time when you'll be qualified to receive Medicare benefits.

The Medicare program provides many great benefits, but it doesn't cover everything. Proper planning can help you close the gaps in Medicare coverage and protect your assets.

As a State Farm Mutual Automobile Insurance Company (State Farm®) agent/producer, I can give you the details on coverage, costs, restrictions and renewability. Call me at (000) 123-6789 or stop by my office. Together we can work out a Medicare Supplement Insurance plan that is right for you.

Sincerely,



*Agent A. Agent*

State Farm Agent  
agent@agentredirectaddress.com

State Farm Medicare Supplement Insurance Plans are available to qualified applicants under the age of 65 who meet applicable eligibility requirements in states where it is mandated to issue to under age 65 applicants. Not connected with or endorsed by the U.S. Government or the federal Medicare program. Policy coverages, exclusions and limitations may vary in some states. For exact terms and conditions see policy series 97037 HAR, 97038 HAR, 97039 HAR.